

Fig. 1
(Prior Art)

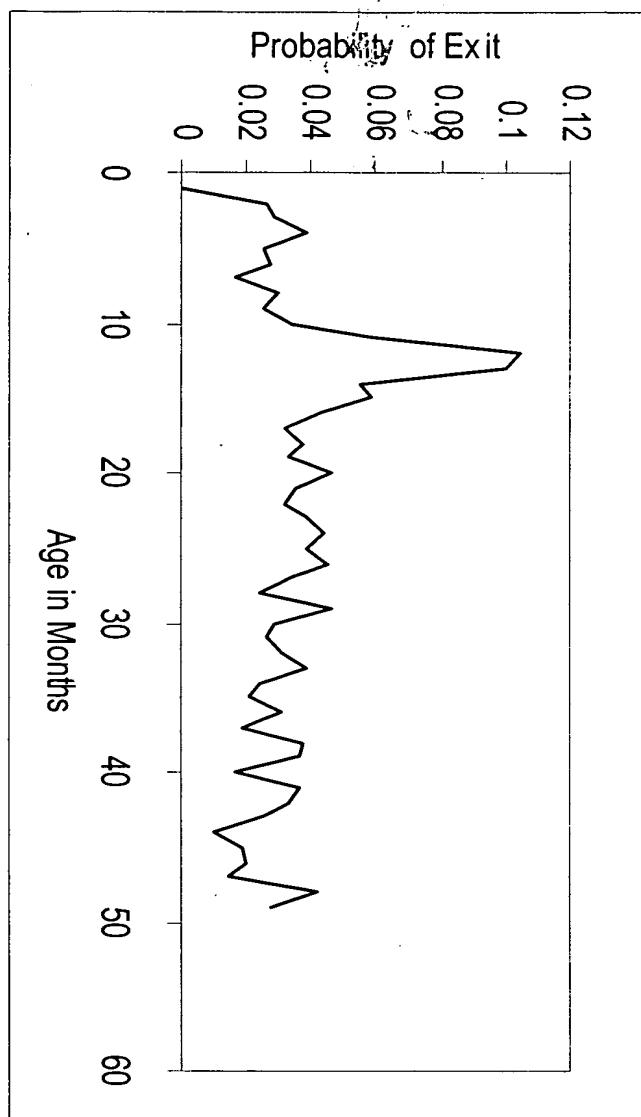


Fig. 1a

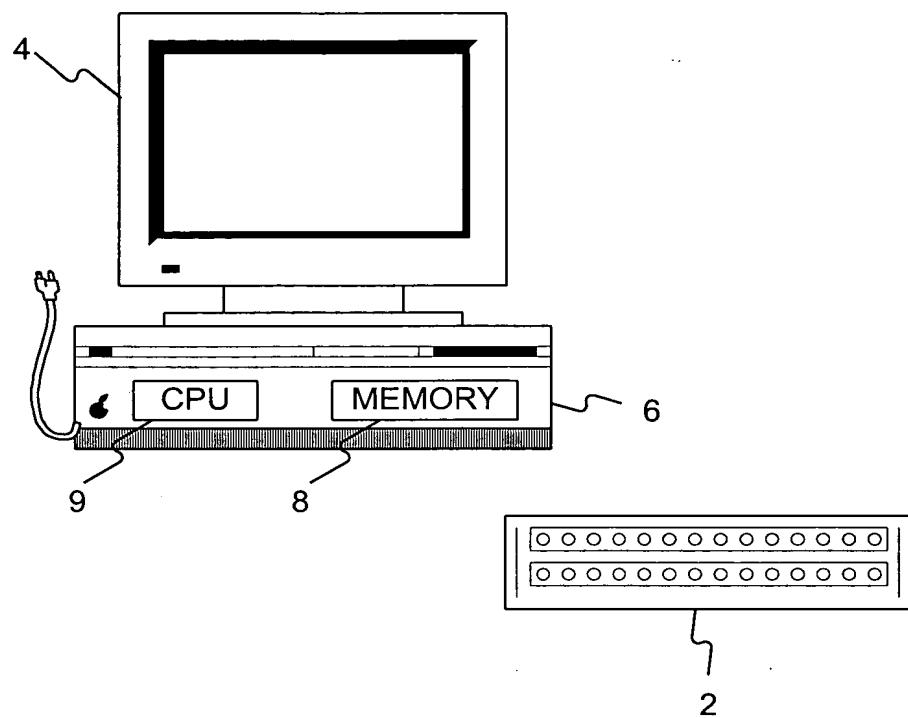
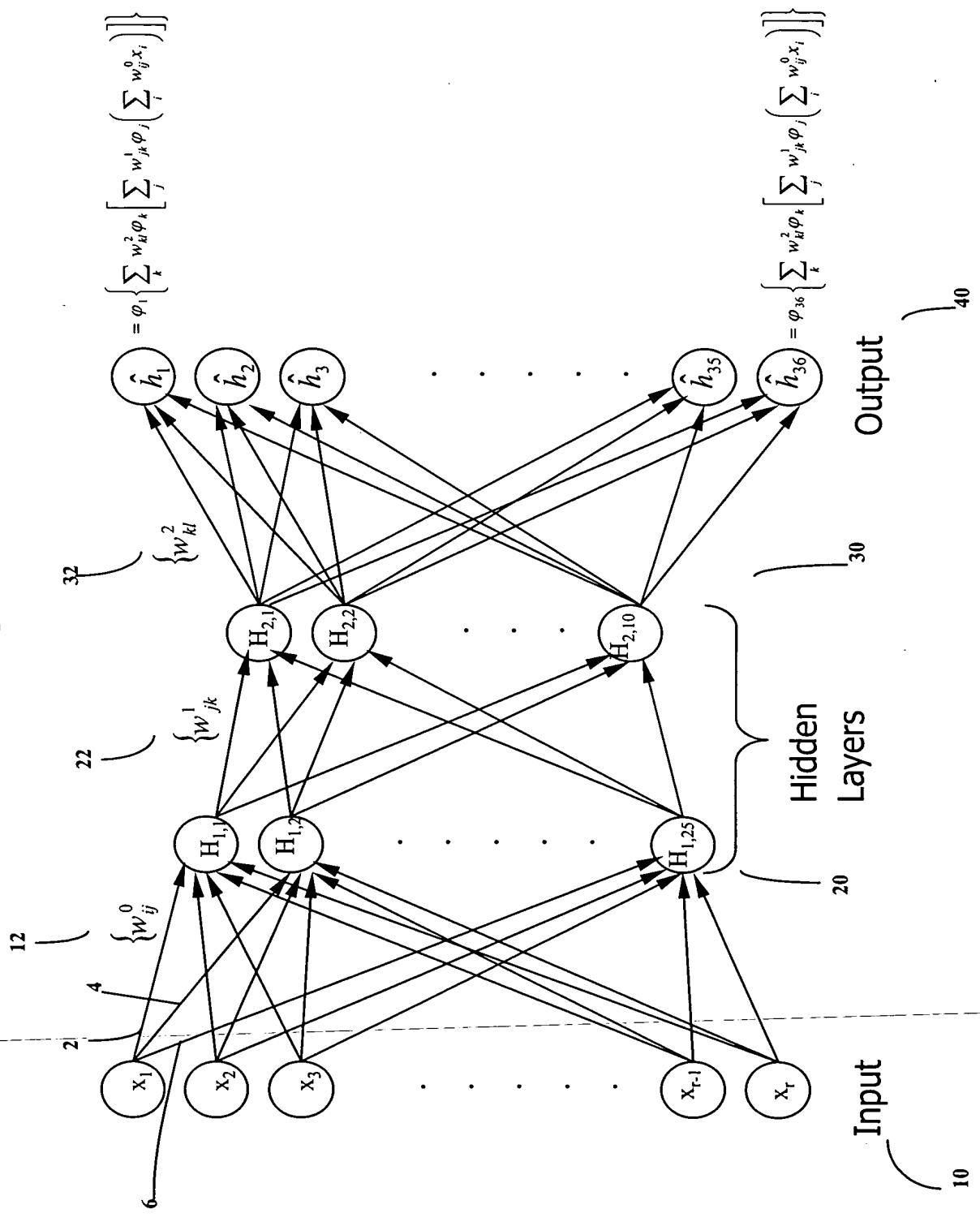


Fig. 2



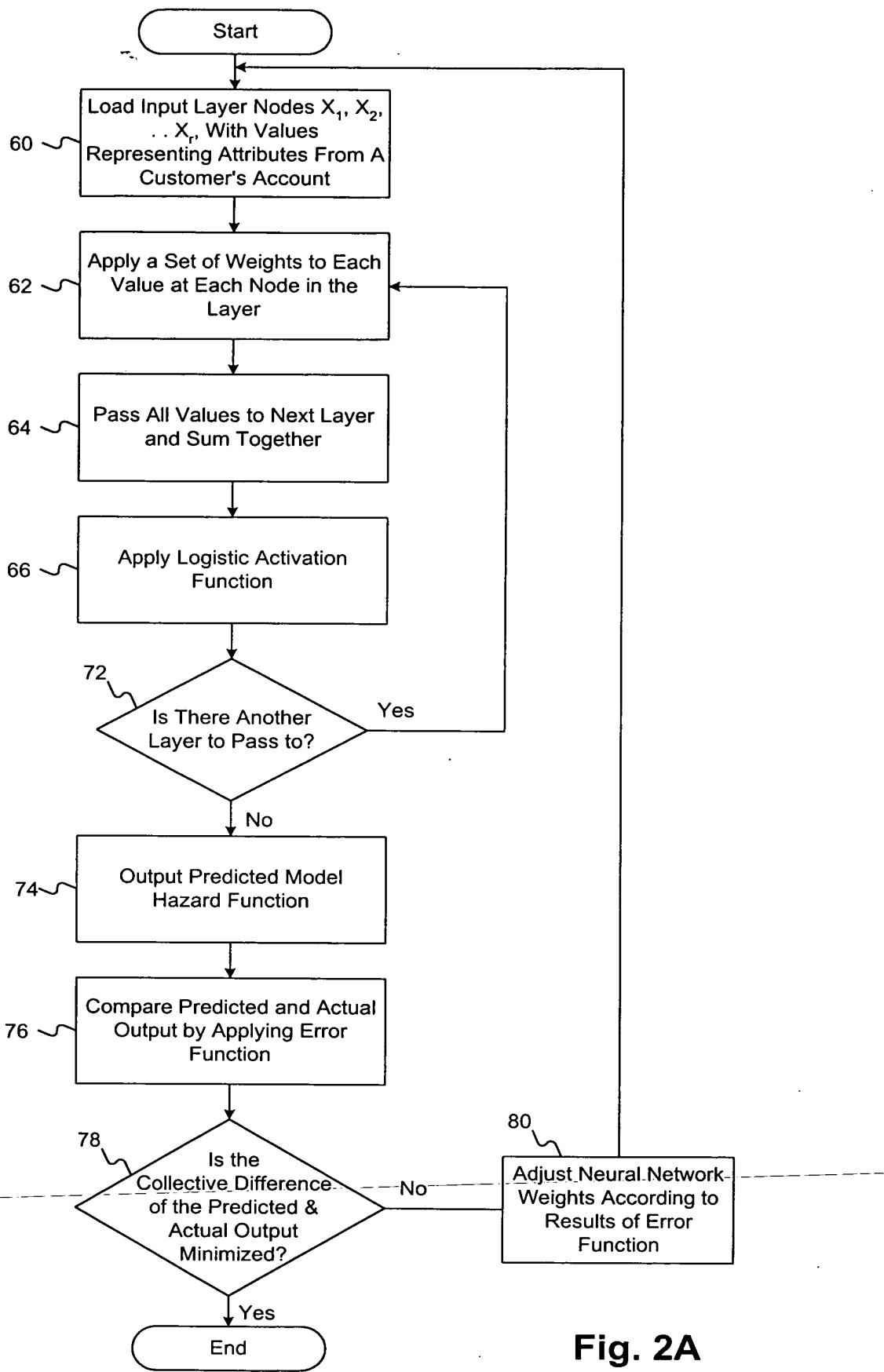
**Fig. 2A**

Fig. 3

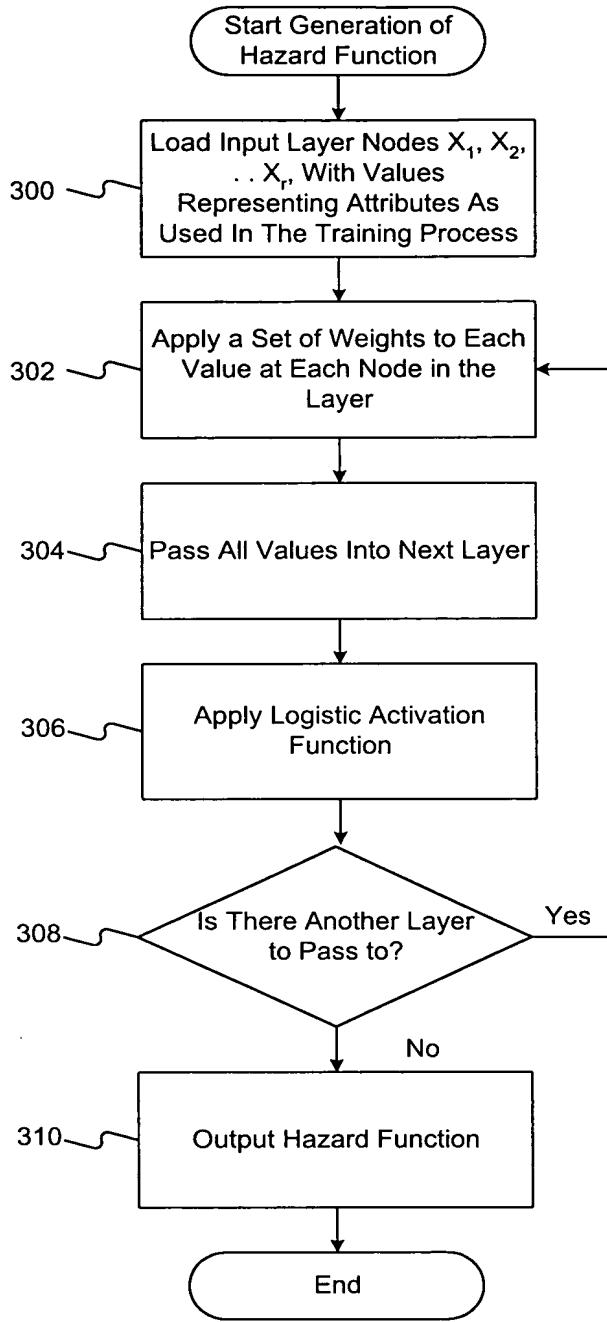
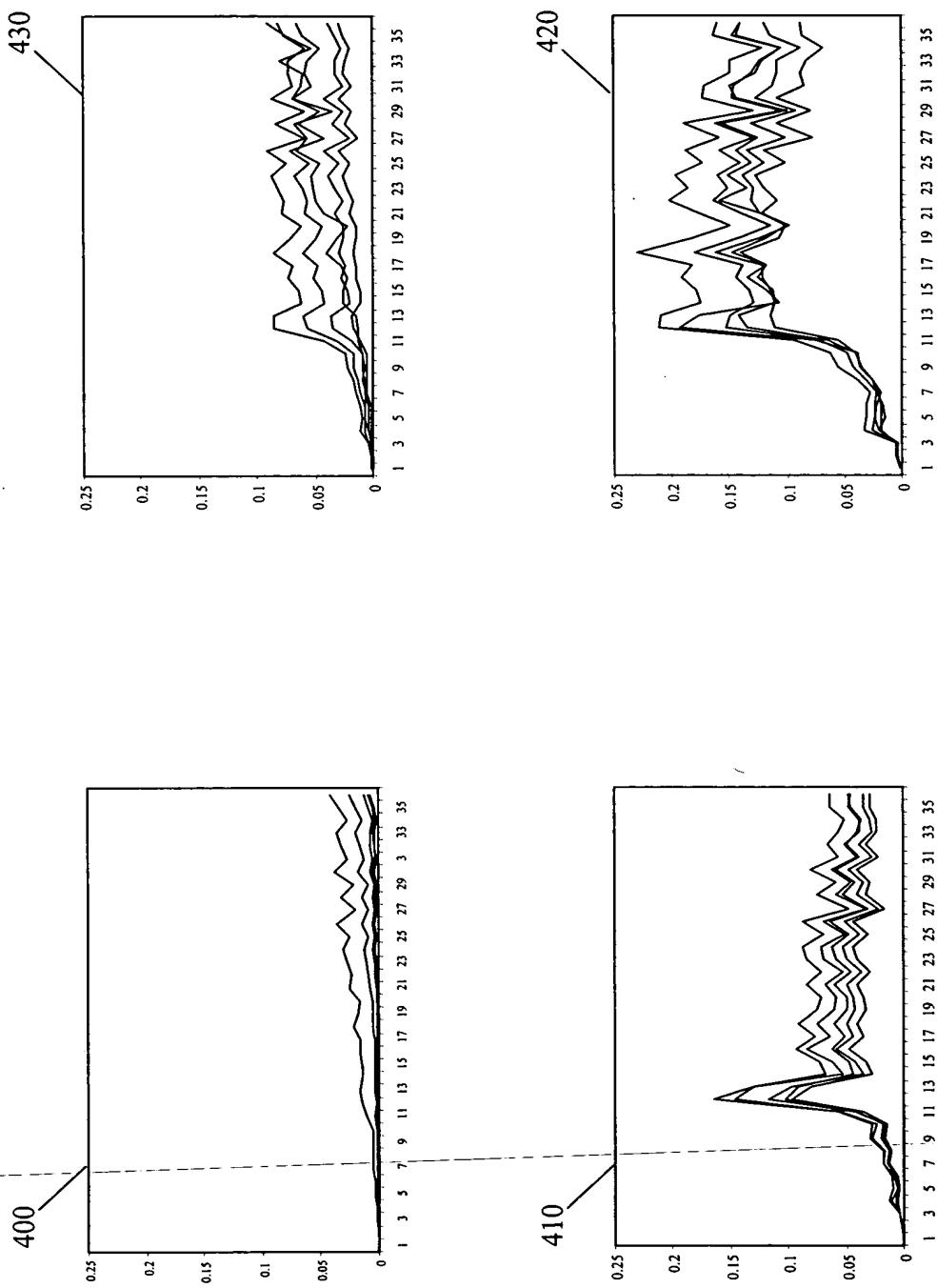
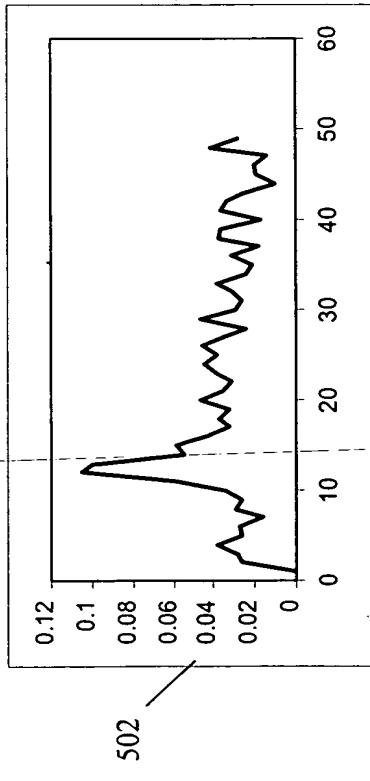


Fig. 4

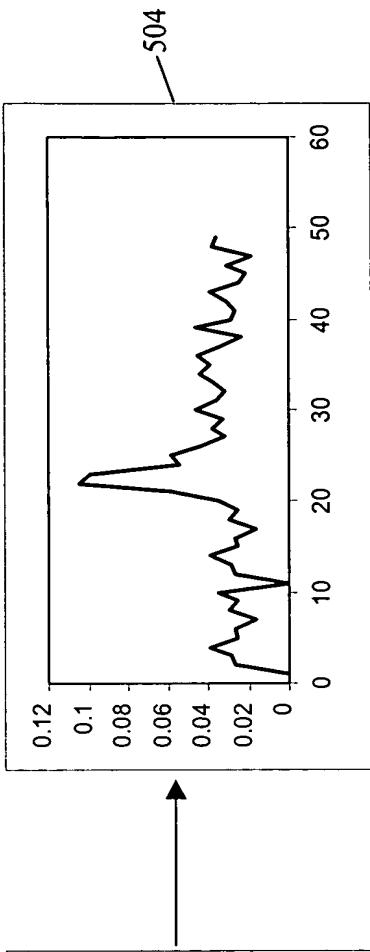


Gain in Lifetime value (GLTV)

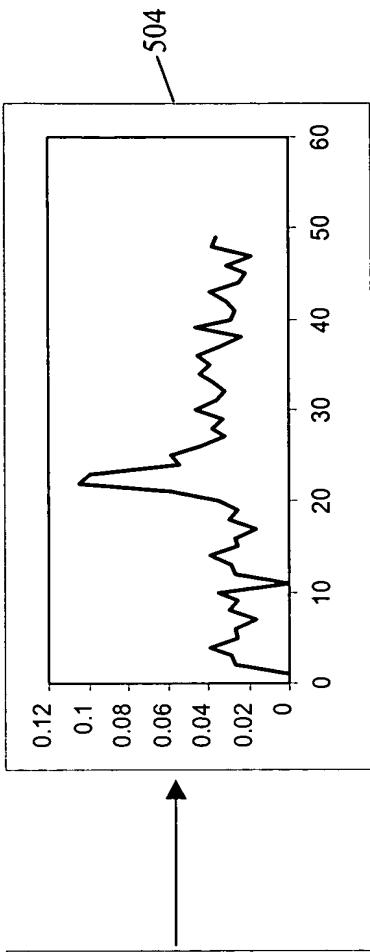
Original Hazard



Renewed Hazard



502



504

GLTV = Increase in Remaining Lifetime X Expected revenue

GLTV for Segment = $\sum \text{LTG}$ for customers in segment

Fig. 5